Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended) A method for integrated event tracking of an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

directing at least one network communication with each of the purchaser, the seller and at least one financial institution in effecting the electronic escrow transaction; and

storing a log of each communication, including the instruction, associated with the electronic escrow transaction;

wherein at least one of the receiving, directing and storing is performed by a computer.

Claim 2 (original) The method of claim 1, further comprising:

initiating a debit from an account associated with the purchaser;

storing an indication of the initiation of the debit from the purchaser account;

initiating a credit to an account associated with the seller; and

storing an indication of the initiation of the credit to the seller account.

Claim 3 (original) The method of claim 1, further comprising:

initiating a debit from an account associated with a processing agent; and

storing an indication of the initiation of the debit from the processing agent

account.

Claim 4 (original) The method of claim 3, further comprising:

initiating a credit to an account associated with the seller; and

storing an indication of the initiation of the credit to the seller account;

wherein the credit to the seller account is a corresponding credit to the debit from

the processing agent account.

Claim 5 (original) The method of claim 1, further comprising:

transmitting a notice, via the network, to the seller that funds from an account

associated with the purchaser are available and that the seller should ship the goods to,

or provide the service for, the purchaser; and

storing an indication that the notice has been transmitted to the seller.

Claim 6 (original) The method of claim 5, wherein:

the notice is transmitted after at least one of (i) a predetermined period,

beginning at initiation of a debit to an account associated with a purchaser, has elapsed,

or (ii) funds from the purchaser account are credited to an account associated with a

service provider.

Claim 7 (original) The method of claim 1, further comprising:

receiving, via the network, a first notice of one of (i) the goods having been shipped, or (ii) the services having been performed;

storing an indication that the first notice has been received;

transmitting a second notice, via the network, to the purchaser that the seller has one of (i) shipped the goods to the purchaser, or (ii) performed the services for the purchaser; and

storing an indication that the second notice has been transmitted to the purchaser;

wherein the first notice is received from at least one of (i) a shipping agent, or (ii) the seller.

Claim 8 (original) The method of claim 7, wherein the first notice includes a delivery tracking number.

Claim 9 (original) The method of claim 1, further comprising:

receiving, via the network, a notice of one of (i) the goods having been received from the seller and being acceptable, or (ii) the services having been acceptably performed by the seller; and

storing an indication that the notice has been received;

wherein the notice is received from at least one of (i) the seller, (ii) a shipping agent, or (iii) the purchaser.

Claim 10 (original) The method of claim 9, further comprising:

initiating a credit to an account associated with the seller; and

4

storing an indication of the initiation of the credit to the seller account;

wherein the credit to the seller account is initiated subsequent to receiving the notice.

Claim 11 (original) The method of claim 1, further comprising:

receiving, via the network, a notice of one of (i) the goods having been shipped by the seller, or (ii) the services having been performed by the seller;

initiating a credit to an account associated with the seller;

storing an indication that the notice has been received; and

storing an indication of the initiation of the credit to the seller account;

wherein the credit to the seller account is initiated after a predetermined period, beginning at receipt of the notice; and

wherein the notice is received from at least one of (i) the seller, or (ii) a shipping agent.

Claim 12 (original) The method of claim 1, further comprising:

receiving, via the network, a notice of one of (i) the goods having been received from the seller and being unacceptable, (ii) the goods having not been received from the seller, (iii) the services having not been acceptably performed by the seller, or (iv) the services having not been performed by the seller; and

storing an indication that the notice has been received.

Claim 13 (original) The method of claim 12, wherein the notice includes a notice to suspend a pending credit to an account associated with the seller

5

Claim 14 (original) The method of claim 12, wherein the notice includes a notice to reverse a debit to an account associated with the purchaser.

Claim 15 (original) The method of claim 1, further comprising:

receiving, via the network, a first notice that the goods have been returned shipped to the seller;

storing an indication that the first notice has been received;

transmitting to the seller, via the network, a second notice that the goods have been returned shipped from the purchaser; and

storing an indication that the second notice has been transmitted to the seller;

wherein the first notice is received from at least one of (i) the purchaser, or (ii) a shipping agent.

Claim 16 (original) The method of claim 15, wherein the first notice includes a delivery tracking number.

Claim 17 (original) The method of claim 15, further comprising:

receiving, via the network, a third notice that the goods have been received by the seller; and

storing an indication that the third notice has been received;

wherein the third notice is received from at least one of (i) the seller, or (ii) the shipping agent.

Claim 18 (currently amended) The method of claim 1, further comprising:

initiating a credit to an account associated with the purchaser; and

storing an indication of the initiation of the credit to the purchaser account;

wherein the credit to the purchaser account is initiated ~~at after least one of~~ (i)

upon receipt of a notice, via the network from at least one of the seller or a shipping

agent, that the goods have been delivered to the seller, or (ii) after a predetermined

period, beginning at a notification to the seller that the purchaser has shipped the goods

to the seller, has elapsed.

Claim 19 (original) The method of claim 1, wherein the goods or services are

goods or services purchased from an Internet auction.

Claim 20 (original) The method of claim 1, further comprising:

initiating a debit from an account associated with the purchaser;

initiating a credit to an escrow account associated with a processing agent;

initiating a debit to the escrow account associated with the processing agent;

initiating a credit to an account associated with the seller;

storing an indication of the initiation of the debit to the purchaser account; and

storing an indication of the initiation of the credit to the seller account.

Claim 21 (original) The method of claim 20, wherein the credit to the escrow

account is a corresponding credit to the debit from the purchaser account.

Claim 22 (original) The method of claim 20, wherein the credit to the seller

account is a corresponding credit to the debit from the escrow account.

Claim 23 (original) The method of claim 1, further comprising:

receiving the instruction via a web page generated subsequent to the purchaser

selecting a hyper-link presented to the purchaser by an Internet web site selling goods

or services;

wherein the web page presented to the purchaser includes details of the sale.

Claim 24 (original) The method of claim 1, wherein the stored logged

communications include an indication of the date and time each communication is

received or transmitted.

Claim 25 (original) The method of claim 1, further comprising:

retrieving any of the logged and stored communications.

Claim 26 (original) The method of claim 1, further comprising:

receiving, from a shipping agent, a first notice that goods have been delivered to

the purchaser;

storing an indication that the first notice has been received;

receiving, from the purchaser, a second notice that the delivered goods are

acceptable;

storing an indication that the second notice has been received; and

initiating a credit to an account associated with the seller.

Claim 27 (original) The method of claim 26, wherein:

the credit to the account associated with the seller is initiated after at least one of

(i) a predetermined period, beginning upon receipt of the first notice, has elapsed, or (ii)

receipt of the second notice.

Claim 28 (original) A system for integrated event tracking of an electronic escrow

transaction, comprising:

a communications port configured to receive and to transmit information via a

network;

a processor in communication with the communications port and configured to

direct at least one network communication with each of a purchaser, a seller and at

least one financial institution in effecting an electronic escrow transaction arising out of

a sale of goods or services made via a network, and to log and store each

communication associated with the electronic escrow transaction; and

a memory in communication with the processor and configured to store the

logged communications.

Claim 29 (original) The system of claim 28, wherein the processor is further

configured to:

receive an instruction from the purchaser, via network communication, to effect

the electronic escrow transaction; and

store an indication of the received instruction in the memory.

Claim 30 (original) The system of claim 28, wherein the processor is further

configured to:

initiate a debit from an account associated with the purchaser;

store an indication in the memory of the initiation of the debit from the purchaser account;

initiate a credit to an account associated with the seller; and

store an indication in the memory of the initiation of the credit to the seller account.

Claim 31 (original) The system of claim 28, wherein the processor is further configured to:

initiate a debit from an account associated with a processing agent; and

store an indication in the memory of the initiation of the debit from the processing agent account.

Claim 32 (original) The system of claim 31, wherein:

the processor is further configured to initiate a credit to an account associated with the seller and store an indication in the memory of the initiation of the credit to the seller account; and

the credit to the seller account is a corresponding credit to the debit from the processing agent account.

Claim 33 (original) The system of claim 28, wherein the processor is further configured to:

transmit a notice, via network communication, to the seller that funds from an account associated with the purchaser are available and that the seller should ship the

goods to, or provide the service for, the purchaser; and

store an indication in the memory that the notice has been transmitted to the seller.

Claim 34 (original) The system of claim 33, wherein the notice is transmitted after at least one of (i) a predetermined period, beginning at initiation of a debit to an account associated with the purchaser, has elapsed, or (ii) funds from the purchaser account are credited to an account associated with a processing agent.

Claim 35 (original) The system of claim 28, wherein the processor is further configured to:

receive, via network communication, a first notice of (i) the goods having been shipped to the purchaser, or (ii) the services having been performed for the purchaser;

store in the memory an indication that the first notice has been received;

transmit a second notice, via network communication, to the purchaser that the seller has one of (i) shipped the goods to the purchaser, or (ii) performed the services for the purchaser; and

store in the memory an indication that the second notice has been transmitted to the purchaser.

Claim 36 (original) The system of claim 35, wherein the first notice includes a delivery tracking number.

Claim 37 (original) The system of claim 35, wherein the first notice is transmitted

11

by at least one of (i) the seller, or (ii) a shipping agent.

Claim 38 (original) The system of claim 28, wherein the processor is further configured to:

receive, via network communication from at least one of the purchaser, the seller, and a shipping agent, a notice of one of (i) the goods having been received from the seller and being acceptable, or (ii) the services having been acceptably performed by the seller; and

store in the memory an indication that the notice has been received.

Claim 39 (original) The system of claim 38, wherein:

the processor is further configured to initiate a credit to an account associated with the seller and store an indication in the memory of the initiation of the credit to the seller account; and

the credit to the seller account is initiated subsequent to receiving the notice.

Claim 40 (original) The system of claim 28, wherein:

the processor is further configured to receive, via network communication, a notice of (i) the goods having been shipped by the seller, or (ii) the services having been performed by the seller, initiate a credit to an account associated with the seller, store an indication in the memory of the initiation of the credit to the seller account;

the credit to the seller account is initiated after a predetermined period, beginning at receipt of the notice; and

the notice is received from at least one of (i) the seller, or (ii) a shipping agent.

12

Claim 41 (original) The system of claim 28, wherein the processor is further configured to:

receive, via network communication, a notice of one of (i) the goods having been received from the seller and being unacceptable, (ii) the goods having not been received from the seller, (iii) the services having not been acceptably performed by the seller, or (iv) the services having not been performed by the seller; and

store in the memory an indication that the notice has been received.

Claim 42 (original) The system of claim 41, wherein the notice includes a notice to suspend a pending credit to an account associated with the seller.

Claim 43 (original) The system of claim 41, wherein the notice includes a notice to reverse a debit to an account associated with the purchaser.

Claim 44 (original) The system of claim 28, wherein the processor is further configured to:

receive, via network communication from at least one of the purchaser or a shipping agent, a first notice that the goods have been returned shipped to the seller;

store in the memory an indication that the first notice has been received;

transmit to the seller, via network communication, a second notice that the goods have been returned shipped from the purchaser; and

store in the memory an indication that the second notice has been transmitted to the seller.

Claim 45 (original) The system of claim 44, wherein the first notice includes a delivery tracking number.

Claim 46 (original) The system of claim 44, wherein the processor is further configured to:

receive, via network communication from at least one of the seller or a shipping agent, a third notice that the goods have been received by the seller; and

store in the memory an indication that the third notice has been received.

Claim 47 (original) The system of claim 28, wherein:

the processor is further configured to initiate a credit to an account associated with the purchaser and store in the memory an indication of the initiation of the credit to the purchaser account; and

the credit to the purchaser account is initiated after at least one of (i) receipt of a notice, via network communication from a least one of the seller or a shipping agent, that the goods have been returned to the seller by the purchaser and accepted by the seller, or (ii) a predetermined period, beginning at a notification to the seller that the purchaser has shipped the goods to the seller, has elapsed.

Claim 48 (original) The system of claim 28, wherein the goods or services are goods or services purchased from an internet auction.

Claim 49 (original) The system of claim 28, wherein the processor is further

configured to:

initiate a debit from an account associated with the purchaser;

initiate a credit to an escrow account associated with a processing agent;

initiate a debit to the escrow account associated with the processing agent;

initiate a credit to an account associated with the seller;

store an indication in the memory of the initiation of the debit to the purchaser

account; and

store an indication in the memory of the initiation of the credit to the seller

account.

Claim 50 (original) The system of claim 49, wherein the credit to the escrow

account is a corresponding credit to the debit from the purchaser account.

Claim 51 (original) The system of claim 49, wherein the credit to the seller

account is a corresponding credit to the debit from the escrow account.

Claim 52 (original) The system of claim 28, wherein:

the communications port is further configured to receive an instruction, via a web page

generated subsequent to the purchaser selecting a hyper-link presented to the

purchaser by an Internet web site selling goods or services, to direct execution of an

electronic escrow transaction for a sale transaction; and

the web page presented to the purchaser includes details of the purchase made

from the internet web site.

Claim 53 (original) The system of claim 28, wherein the stored logged communications include an indication of the date and time of each communication's direction or receipt.

Claim 54 (original) The system of claim 28, wherein the processor is further configured to retrieve any of the stored communications from the memory.

Claim 55 (original) The system of claim 28, wherein the processor is further configured to (i) receive, from a shipping agent, a first notice that goods have been delivered to the purchaser, (ii) store in the memory an indication that the first notice has been received, (iii) receive, from the purchaser, a second notice that the delivered goods are acceptable, (iv) store in the memory an indication that the second notice has been received, and (v) initiate a credit to an account associated with the seller.

Claim 56 (original) The system of claim 55, wherein the credit to the seller account is initiated after at least one of (i) a predetermined period, beginning upon receipt of the first notice, has elapsed, or (ii) receipt of the second notice.

Claim 57 (original) An article of manufacture for integrated event tracking of an electronic escrow transaction, the article of manufacture comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so

as to:

receive an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

direct at least one network communication with each of the purchaser, the seller and at least one financial institution in effecting the electronic escrow transaction; and

store a log of each communication associated with the electronic escrow transaction in a memory.